

Geographic Codes for HMDA Editing and Verification

The 1995 file consists of 52,053 observations of four items each:

MSA code
State code
County code
Tract number

covering the 50 states, DC, and Puerto Rico.

- The MSA code will equal 0 if the state/county/tract falls outside of a Metropolitan Statistical Area.

- The Tract number will equal 999999 if the state/county is classified as small (population <= 30,000) or untraced (all or part of the county is not tracted).

LOGIC for verifying Geographic Code combinations for HMDA LAR

If the HMDA LAR's MSA is not equal to NA,
 check the MSA/state/county/tract combination against the file;
 If the combination is not found,
 check the MSA/state/county against the file,
 if it is found and the tract=999999 then edit passes
 if it is found and tract not=999999 then edit fails
 if it is not found then edit fails.

If the HMDA LAR's MSA = NA,
 check the state/county/tract combination against the file;
 If the combination is not found,
 check the state/county against the file,
 if it is found and the tract=999999 then edit passes
 if it is found and tract not=999999 then edit fails
 if it is not found then edit fails.

Notes:

In New England, if a tract is split between 2 or more MSAs, or between 1 or more MSAs and no MSA, the state/county/tract on this file will appear for each MSA (but not for MSA=0).

Since the 1990 Census was conducted, a new county was formed in Alaska (068, Denali). This county is included on the file.

For HMDA purposes, if a county is partially untraced, the entire county is considered untraced.

For HMDA purposes, a small or untraced county is treated at the county level. Thus the tract number is not validated, even though small or untraced counties may contain valid tract numbers.

For HMDA Purposes, it is acceptable for a HMDA reporter to code census tracts in small or untraced counties as NA on the HMDA-LAR form.

File Content

Division of IRM

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System Title and Acronym:

HMDA: Home Mortgage Disclosure Act

Medium:

Three and one-half inch, double-sided, high density micro-computer diskette

Descriptive
File Name:

HMDA 1995 Census Data representing valid MSA/State/County/Tract combinations.

Format:

ASCII text file with line ends

Element Label	Bytes			Type*	Comments, Values, Keys, Etc.
	Starting	Ending	Length		
1. Metropolitan Statistical Area (MSA)	1	4	4	N	0 = State/County/Tract combination falls outside of an MSA
2. State Code	5	6	2	N	FIPS Code
3. County Code	7	9	3	N	FIPS Code
4. Census Tract	10	15	6	N	999999 = State/County is classified as small or untraced

* **AN** - alphanumeric (character) **N** - numeric (zoned decimal) **B** - binary